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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor

Citibank, N.A., as trustee for CMLTI Asset Trust

In Re:

Robert B. Smith,

Debtor.

Court for the July of Now

Order Filed on April 19, 2021 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 19-30777 ABA

Adv. No.:

Hearing Date: 4/6/2021 @ 10:00 a.m.

Judge: Andrew B. Altenburg, Jr.

## ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED.** 

**DATED: April 19, 2021** 

Honorable Andrew B. Altenburg, Jr. United States Bankruptcy Court (Page 2)

Debtor: Robert B. Smith Case No: 19-30777 ABA

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION

OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Citibank, N.A., as trustee for CMLTI Asset Trust, Denise Carlon appearing, upon a certification of default as to real property located at 1675 Hollywood Ave, Blackwood, NJ, 08012, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Eric Clayman, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of March 31, 2020, Debtor is due for the payments due December 2020 through March 2021 for a total of \$862.14 (4 @ \$215.69, less suspense \$0.62); and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall remit \$862.14, representing the arrears through and including the March 2021 payment, no later than June 7, 2021; and

It is further **ORDERED, ADJUDGED and DECREED** that, if the lump sum payment is not paid by June 7, 2021, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and the Court shall entered the relief order upon filing of said certification; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular mortgage payments are to resume April 1, 2021, directly to Secured Creditor, Fay Servicing, LLC, P.O. Box 814609, Dallas, TX 75381 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

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Debtor: Robert B. Smith Case No: 19-30777 ABA

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OF DEFAULT

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs up to the sum of \$350.00 in an amount to be included in a post-petition fee notice for attorneys' fees, which is to be paid through Debtors' Chapter 13 plan and; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that the Secured Creditor's Certification of Default is hereby resolved.